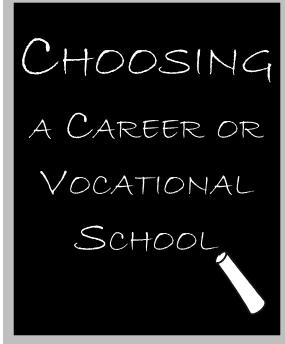
## Facts for Consumers



hether you are entering the job market for the first time, or changing careers, you may need to learn a special skill to qualify for the job you want. To help you reach your goal, you may need to attend a private career or vocational school. Such schools offer a wide variety of training programs: dental assistant; hair stylist; automotive technician; machinist; truck driver; paralegal; interior designer, to list a few. These programs usually take less time to complete than the degree programs offered by two or four-year institutions. Some career or vocational schools also may help you in locating prospective employers and submitting job applications.

While many private career or vocational schools are reputable and teach skills necessary to get a good job, others make promises they do not deliver. The Federal Trade Commission (FTC) has brought charges against several schools for false advertising.

This brochure describes some deceptive practices found by the FTC in its investigations. It also recommends some precautions to take before enrolling in a career or vocational school. Further, it suggests questions you might ask school representatives in an early interview.

## Common Deceptive Practices

The FTC has received complaints and ordered some private schools to correct the way they represent training and employment opportunities. For example, some schools:

- misrepresented chances of future employment in certain industries.
- misrepresented earning levels for certain careers.
- failed to tell students about cancellation and refund policies or failed to make refunds in keeping with their policies
- misrepresented the thoroughness of their job training.
- misrepresented their business connections with specific industries.

## Some Considerations

Before enrolling in a career or vocational school, the FTC offers the following suggestions.

Investigate several types of training programs before committing yourself to a career or vocational school. Community colleges often offer programs at lower costs than private schools, although the college programs may take longer to complete. Businesses also may offer educational programs through apprenticeships or on-the-job-training.

Learn about the school's faculty and classroom facilities.

Ask about the qualifications of the instructors and the size of most classes. Look at the school's facilities and check the equipment to find out if it is the type you are likely to use on the job after graduation.

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**Federal Trade Commission Bureau of Consumer Protection** Office of Consumer & Business Education 1-877-FTC-HELP www.ftc.gov Ask the school's administrator about the success rate of the programs.

Find out what percentage of the students graduate. A high dropout rate could mean that students were not satisfied with the program. Also, ask for a list of recent graduates and talk to them about their experiences with the school.

Investigate the job placement aspect of the program and ask about job placement rates.

If a school says it will help you find a job, what does this include? Will the school contact potential employers and set up interviews? Will you receive counseling on how to interview, obtain, and keep a job? What percentage of the graduates are placed in promised jobs? According to the U.S. Department of Education, if the school advertises its job placement rates, it also must publish the most recent available data about employment statistics, graduation statistics, and any other information necessary to support its claims.

Contact the personnel offices of appropriate companies. Ask if they have hired, or would be willing to hire, graduates of the school(s) you are considering. If the company will respond, their answers may be useful.

Find out about financial assistance. Try to get information on all Federal, state, local, private, and institutional financial aid programs. Ask the school about the procedures for submitting applications. Remember, you likely will be obligated to pay at least part of a loan back to the lending institution regardless of whether you complete your training at the school or find a job.

Most financial aid programs are backed by, or available through, the U.S. Department of Education. This agency can provide information about Federal student financial-aid programs and help you complete a financial-aid application. Their toll-free number is 1-800-433-3243.

Know the tuition costs and understand the school's cancellation and refund policies.

The school must explain its refund policy in writing. Also, it must tell students about any changes in that policy.

Ask for the names of the school's licensing and accrediting organizations. Accreditation means a private educational agency or association has evaluated the school and found it meets certain minimum requirements. In most states, private career schools are licensed through the state's department of education. However, in some states, truck driver training schools are licensed through the state's transportation department.

Check out the school with consumer protection offices before enrolling. You can contact your local consumer office and Better Business Bureau to learn if they have any complaints against the school you are considering.

Ask to review a copy of the school's contract.

Read the contract carefully before you sign it. This is important because the contract explains your rights and responsibilities in dealing with the school. Make sure all the school's promises are in writing.

Regarding Information and Problems

If you are dissatisfied with the quality of instruction provided by your school, talk to faculty members, the school administration, or contact your state board of education. If you experience a problem related to your contract with the school, try to resolve the dispute with the school, but if you do not succeed, report your problem to your local or state consumer protection office.

You also may file a complaint with the FTC. Contact the Consumer Response Center by phone: toll-free 1-877-FTC-HELP(382-4357); TDD: 202-326-2502; by mail: Consumer Response Center, Federal Trade Commission, Washington, DC 20580; or by e-mail: use the complaint form at www.ftc.gov. Although the FTC generally cannot intervene in individual disputes, the information you provide may indicate a pattern of possible law violations requiring action by the Commission.

If you received Federally-backed financial assistance funds to pay for private career school training, you also can call the Department of Education to report your problem. The toll-free number is 1-800-MIS-USED, or in the Washington, D.C. area, call 202-205-5770.